

In re:  
Leslie A. Spalding  
Jennifer E. Haynes  
Debtors

Case No. 11-17743-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

Date Rcvd: Jun 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2017.

db/jdb +Leslie A. Spalding, Jennifer E. Haynes, 1801 Georges Lane, Philadelphia, PA 19131-3216  
13803457 +FMM Bushnell, LLC, 3144 S. Winton Road, Rochester, NY 14623-2932  
12618902 +Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933  
12618453 +Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933  
12569875 +North Star Capital Acquisition, 170 Northpointe Pkwy, Suite 300, Amherst, NY 14228-1992

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: bankruptcy@phila.gov Jun 29 2017 00:56:53 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 29 2017 00:56:38  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 29 2017 00:56:43 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

12600537 +EDI: ACCE.COM Jun 29 2017 00:53:00 ASSET ACCEPTANCE LLC, PO BOX 2036,  
WARREN MI 48090-2036

12565470 +EDI: AFNIRECOVERY.COM Jun 29 2017 00:53:00 Afni, Inc., PO Box 3667,  
Bloomington, IL 61702-3667

12672606 +E-mail/Text: bankruptcy@phila.gov Jun 29 2017 00:56:53 City of Philadelphia Law Department,  
School District of Philadelphia, 1515 Arch Street 15th Fl Tax Unit,  
Philadelphia PA 19102-1501

13028764 EDI: AIS.COM Jun 29 2017 00:53:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

129333966 EDI: AIS.COM Jun 29 2017 00:53:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457

12628928 +E-mail/Text: bankruptcypgroup@peco-energy.com Jun 29 2017 00:56:29 PECO Energy Company,  
c/o Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380

12602491 EDI: PRA.COM Jun 29 2017 00:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541

12666497 +E-mail/Text: equiles@philapark.org Jun 29 2017 00:56:57 Philadelphia Parking Authority,  
3101 Market Street 2nd floor, Philadelphia, PA 19104-2806

12632205 EDI: Q3G.COM Jun 29 2017 00:53:00 Quantum3 Group LLC as agent for, GC III LLC,  
PO Box 788, Kirkland, WA 98083-0788

12572725 EDI: TFSR.COM Jun 29 2017 00:53:00 Toyota Motor Credit Corporation (TMCC), PO Box 9490,  
Cedar Rapids, Iowa 52409-9490

12577041 EDI: Q3G.COM Jun 29 2017 00:53:00 World Financial Network National Bank,  
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
13028765\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2017 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor The Patriot Group LLC ecfmail@mwc-law.com,  
ecfmail@mwc-law.com  
BRIAN H. SMITH on behalf of Creditor ACM Patriot LN IV B, LLC BHS@JSDC.COM,  
cmb@jsdc.com;cls@jsdc.com;eaf@jsdc.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

JOSHUA ISAAC GOLDMAN on behalf of Creditor The Patriot Group LLC bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov,  
james.feighan@phila.gov  
THOMAS I. PULEO on behalf of Creditor ACM Patriot LN IV B LLC tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
VALERIE A. HIBBERT on behalf of Joint Debtor Jennifer E. Haynes vah963@gmail.com  
VALERIE A. HIBBERT on behalf of Debtor Leslie A. Spalding vah963@gmail.com  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Toyota Motor Credit Corporation  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11

<b>Information to identify the case:</b>		
Debtor 1	Leslie A. Spalding	Social Security number or ITIN xxx-xx-1638
First Name Middle Name Last Name		EIN _____
Debtor 2 (Spouse, if filing)	Jennifer E. Haynes	Social Security number or ITIN xxx-xx-0942
First Name Middle Name Last Name		EIN _____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>11-17743-elf</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Leslie A. Spalding

Jennifer E. Haynes

6/28/17

**By the court:**

Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**